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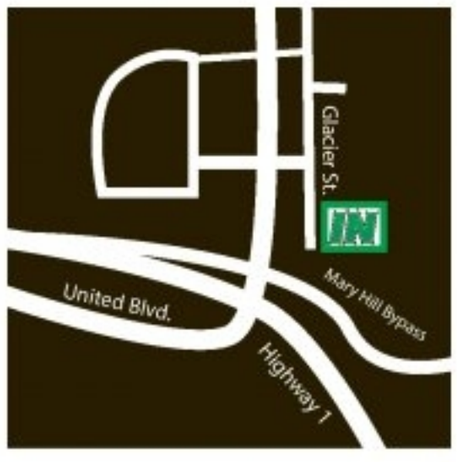

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'HUMVEE OF HOUSING' ADDING TO VANCOUVER'S DENSITY PROBLEM metroNEWS

Vancouver metro

ASTRONOMERS DISCOVER SEVEN NEW WORLDS — AND SAY THEY MAY CONTAIN LIFE
metroNEWS

Your essential daily news | THURSDAY, FEBRUARY 23, 2017

High 6°C/Low 1°C Partly cloudy

GETTY IMAGES

'INHUMANE BREEDING PRACTICES'
Animal welfare advocates want Vancouver to ban sale of puppies and kittens from pet stores
metroNEWS

Medical premium on chopping block

BUDGET

And Clark tells why: 'It's the worst way to tax people'

David P. Ball
Metro | Vancouver

A day after her government tabled its pre-election budget, British Columbia Premier Christy Clark explained on Wednesday why the budget halved medical service premiums for most residents — telling a business audience she actually has opposed the tax for a "long time."

The Premier, who is approaching six years leading the province, made the comments at a luncheon of the Greater Vancouver Board of Trade, where she pitched her case for why people should vote for the BC Liberals in May.

The Medical Service Plan has charged a premium since its inception in 1968, but B.C. remains the only province not to have phased it out yet. Clark's party has roughly doubled the fees since 2002, the opposition argues.

"I also hate MSP, I just think it's terrible," Clark told the audience. "Nobody in the rest of the country pays it.

"It's regressive. It's just absolutely the worst way to tax people. It's one of those taxes I've been out to get for a long time."

Since becoming Premier in 2011, Clark has indeed made previous remarks in the Legislature that MSP premiums are "antiquated."

However, a year ago, she told the Vancouver Sun that B.C.'s 49-year-old premium fees serve an important purpose.

"We want to find a way to make MSP work for everybody," she told the paper Jan. 28. "But you know, one of the reasons British Columbia has an MSP system, and it's had it for a long, long time, has been to remind people that health care isn't a free service in our province, and it isn't anywhere."

Last summer, Clark told MLAs in the Legislature that MSP premiums weren't an easy thing to eliminate.

"We're working on the numbers to see if we can do it," she said May 11. "(NDP leader John Horgan) says: 'Well, why don't you just snap your fingers and get it done?' Well, first of all, you've to make sure that you have the money to get it done."

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'Humvee' houses eat up third of city land: Report

URBAN PLANNING

Census-based map data leads to calls for higher density

Jen St. Denis
Metro | Vancouver

Vancouver's least dense neighbourhoods occupy a third of the city's land — but house just nine per cent of residents.

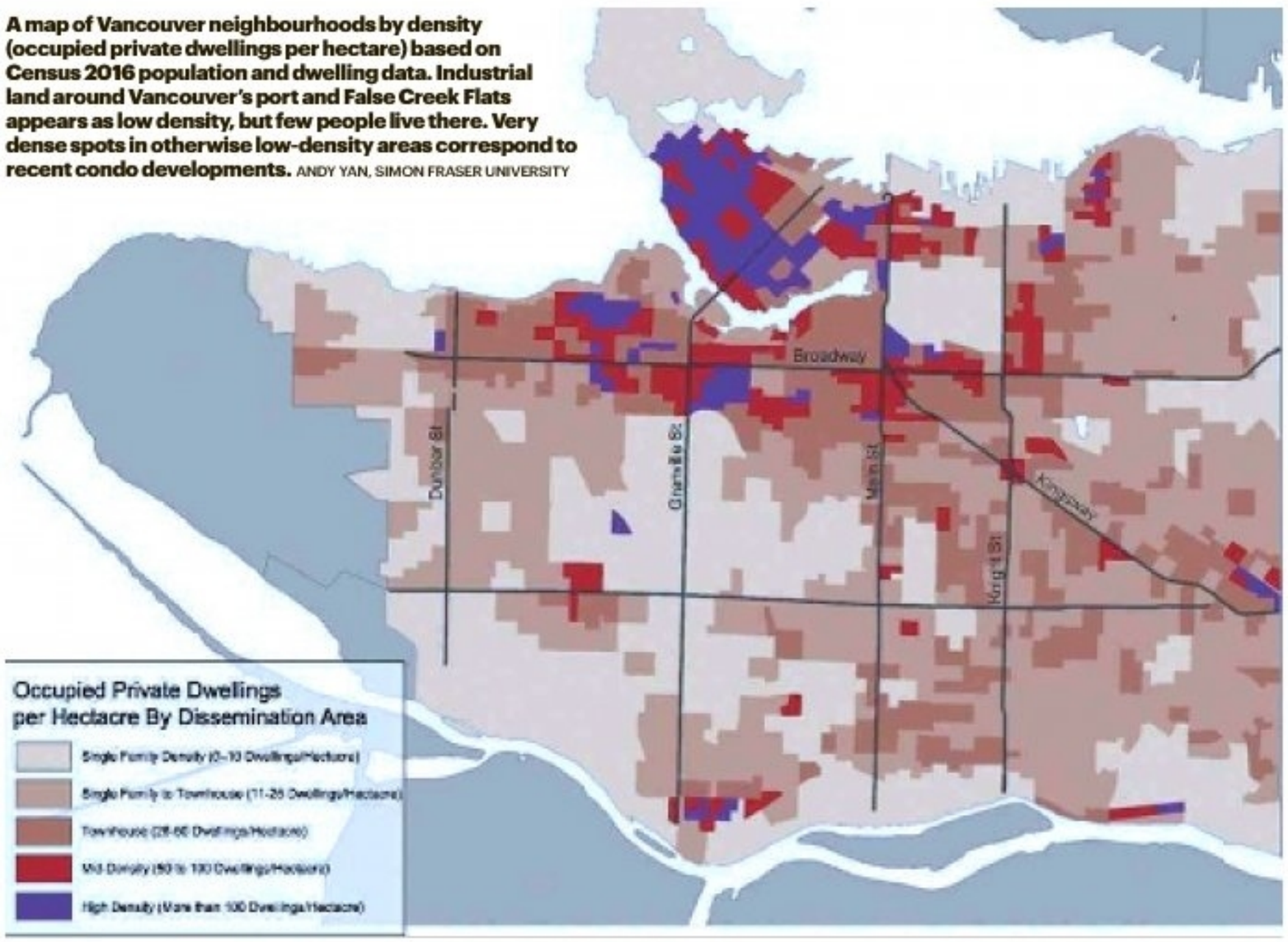
That's an inequity the city is going to have to address, but it's not going to be easy, said Vancouver urban planner Andy Yan, who recently mapped density levels across the city using data from Statistics Canada's 2016 Census.

The least dense areas correspond to the southwest side of the city that the census shows lost hundreds of people between 2011 and 2016. These are the areas where property values for single family homes went through the roof between 2015 and 2016. Homes in the neighbourhoods are regularly listed between $2 million and $5 million.

"It's the Humvee of housing," Yan said, referring to large single-family homes.

"The Humvee was brought in as a symbol of status. Now it's a symbol of scorn, and how does society adjust itself towards realizing that?"

Good news in this data — there is still a middle here.
Andy Yan



A map of Vancouver neighbourhoods by density (occupied private dwellings per hectare) based on Census 2016 population and dwelling data. Industrial land around Vancouver's port and False Creek Flats appears as low density, but few people live there. Very dense spots in otherwise low-density areas correspond to recent condo developments. ANDY YAN, SIMON FRASER UNIVERSITY

The census data has led to renewed calls to allow denser forms of building in the single-family neighbourhoods. A "teardown" analysis by Jens von Bergmann, a Vancouver-based data analyst, and Joseph Dahmen, a professor of architecture at the University of British Columbia, calculated the number of houses in Vancouver that are at risk of being torn down because the land they sit on is worth so much more than the structure.

They found that if the trend of inflated land values compared to the falling value of structures continues, 25 per cent of houses in Vancouver are at risk of being torn down between now and 2030, with many of the houses on the most expensive lots being replaced by a single large home.

The calls to allow more density in single-family neighbourhoods has been growing from both academics and citizen groups. To von Bergmann and Dahmen, the solution to avoid the wasteful "teardown cycle" is to allow denser buildings, like four-plexes or townhouses, on single-family lots.

But Yan thinks calls to rezone family neighbourhoods are overly simplistic and don't take into account transportation planning and urban design. It could also lead to rampant speculation and displacement of the elderly, he warned.

Yan pointed out that density levels also vary widely across single-family neighbourhoods, likely the result of those property owners adding more secondary suites and laneway homes.

"There is some good news in this data — there is still a middle here," Yan said. "It's probably not enough."

EQUITY

Prices out of reach for MDs

If you're a doctor or a lawyer who wants to own a home in Vancouver, your salary won't be quite enough to buy a house and live comfortably, according to an analysis done by real estate website Point2Homes.com.

Point2Homes calculated how much a single-income earner would have to make in order to afford an "average" home in Vancouver at a 35 per cent debt-to-income ratio — the rate at which homeowners would not be stretching themselves too thin.

The website found that in Vancouver, a single earner would have to make $129,531 a year in order to be able to afford a home at the average price of $878,242. That means that a lawyer making the average salary for that profession would need about $1,000 more per year in order to comfortably own a home, while a family doctor would need to make $6,000 more.

Computer programmers, with an average income of $75,000, would need to earn $54,000 more, while accountants would need to make $68,500 more.

Vancouver has the most expensive residential real estate in Canada, with detached homes far out of reach of the average income earner.

The average home price Point2Homes uses is for Greater Vancouver, and includes all housing types: detached homes, townhouses and condos. In January, the benchmark price home in Greater Vancouver was $896,000; for a detached home, $1.19 million; for a townhouse, $666,500 and for a condo, $512,300. All figures are from statistics published by the Real Estate Board of Greater Vancouver.

JEN ST. DENIS/METRO

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metro NEWS

Your essential daily news

Ottawa couple trades vintage belongings for cups of Joe, conversation. **Canada**

Top doctor says evidence shows prescription heroin saves lives

MEDICINE

Claim of Health Minister is countered by professional

David P. Ball
Metro | Vancouver

B.C.'s provincial health officer seemingly contradicted health minister Terry Lake's assertion that "we need the evidence first" before allowing any more patients to receive clean prescription heroin — amidst an overdose epidemic that's claimed more than 1,000 lives in the province in the past year alone.

Lake had said the idea was under consideration by the province, "but we need the evidence first."

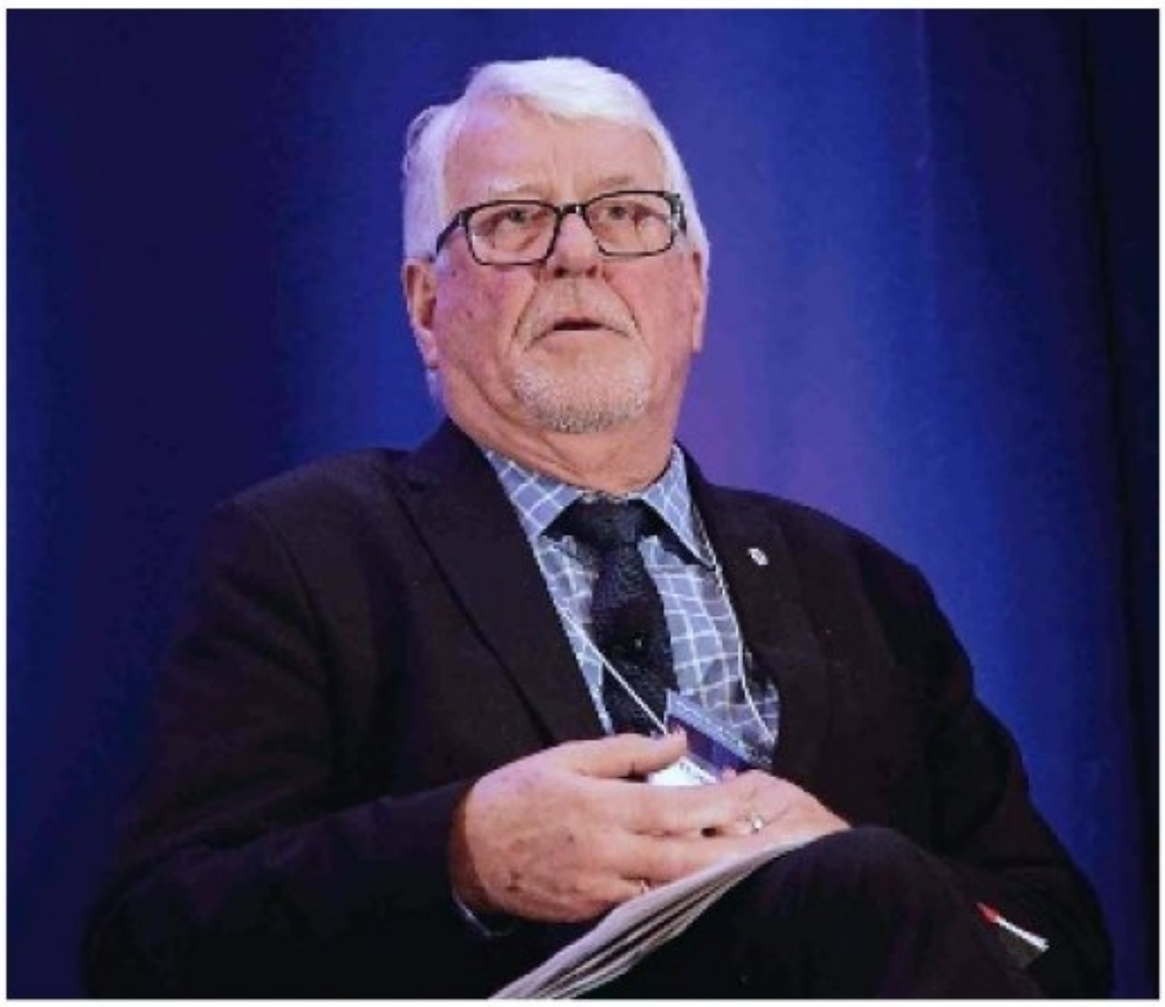
"People tell me, 'Yes, you should just do it,'" he said Jan. 29, "but you have to be careful of any potential unintended consequences."

Metro asked Dr. Perry Kendall — who declared a public health emergency last summer — whether evidence was still needed during a Canadian Mental Health Association B.C. conference on Wednesday morning. "We know there's a whole bunch of randomized controlled trials, including a very good one here in Vancouver, that it does work," he replied. "There is evidence.

"The issue is not, 'Would it work?' it's 'How would you bring it over?'"

But Kendall shied away from endorsing calls for the province to start prescribing heroin to more patients as a deadly overdose crisis continues killing daily.

"Heroin carries a lot of mythology and a lot of baggage," Kendall told Metro, citing the Netherlands, where prescription heroin was rejected because "it wouldn't be politically acceptable," he said. "If you're going to launch and expand it, would you choose to do it with a drug that has so many blockages, problems and practical considerations associated with it? You have to train physicians, find a supply, do it under a supervised conditions."



Dr. Perry Kendall, B.C.'s chief medical officer, speaks at a conference in Vancouver on Wednesday. DAVID P. BALL/METRO

He said a better case can be made for prescribing the opioid substitute hydromorphone, which he said is "not inferior" to heroin according to trials, but also doesn't need to be imported from abroad, or require a special permit be granted for each prescription.

"It's not something that Terry Lake can say, 'We're going to do this overnight,'" Kendall explained. "You have to put the program in place and do a lot of preparation."

> **We know there's a whole bunch of randomized controlled trials, including a very good one here in Vancouver, that it does work. There is evidence.**
> Dr. Perry Kendall

On Tuesday, Vancouver Area Network of Drug Users (VANDU) board member Karen Ward told Metro that it wasn't a lack of evidence stopping B.C. from making prescription heroin available — but a lack of "political bravery" by the government.

In an earlier interview with Metro, SALOME's lead researcher Dr. Eugenia Oviedo-Joekes said many more opiate users would benefit if there were political will and funding.

Those are the patients for whom "first-line treatments" using opioid replacements such as methadone and suboxone, haven't worked, she explained. But prescriptions are currently only permitted for the original cohort, and only after the former Conservative government lost a court battle to shutter the program in 2013.

"Prescription heroin plays a small but important role," Oviedo-Joekes told Metro in a Feb. 1 phone interview. "There are 300 people on the street right now who would qualify.

"If they're not doing well with methadone or suboxone, what are we supposed to do — let them continue injecting poison in the street?"

For Dr. Oviedo-Joekes, the evidence the therapy works for hard-to-treat patients is already in, but the consequences of delaying further are fatal.

"People have this idea they can tell people how to live their lives," she told Metro. "Trying to have control over this is killing people."

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Pet store puppy sales targeted

BUSINESS

Petition seeks ban on offering animals from retail shops

Wanyee Li
Metro | Vancouver

Animal welfare advocates are calling on Vancouver to ban the sale of animals in pet stores.

They're concerned a Burnaby pet store that sells puppies and kittens may open a location in the city.

The online petition, which garnered 2,000 signatures in two days, alleges pet stores that sell dogs get them from puppy mills — where, advocates say, animals are bred in deplorable conditions.

"Animals that come from pet stores, all animals, right up to dogs, they come from inhumane breeding practices," said Kathy Powelson, the executive director of the animal welfare advocacy group, Paws for Hope. Powelson initated the petition.

Animal welfare advocates say puppies should not be sold at pet stores. GETTY IMAGES

The BC SPCA has lobbied for similar bans in cities before and was successful in Richmond, according to Amy Morris, a BC SPCA policy outreach officer.

New Westminster enacted a bylaw in 2012 that bans the sale of dogs, cats, and rabbits in pet stores.

Powelson says the petition was created in reaction to rumours that the owner of Pet Habitat, a store in Metrotown that sells puppies, kittens and other animals, was planning to open a new location in Vancouver.

No pet store in Vancouver has sold puppies in many years due to public pressure, according to Powelson, but she wants the city to ban the practice outright.

"We're trying to be proactive so that (Pet Habitat) is not able to open up a store and sell animals in Vancouver," she said. The City of Vancouver currently allows pet stores to sell animals, including dogs.

The bylaw stipulates pet-store owners must give animals sufficient food and water, shelter, exercise and grooming.

> **They come from inhumane breeding practices.**
> Kathy Powelson

The owner of Pet Habitat told Metro he is thinking about opening another location in the Lower Mainland that would provide boarding and training services as well as an indoor play area for dogs. He says Pet Habitat sells puppies from only breeders who give their dogs proper nutrition and care.

"We get them from breeders that we know. We inspect their facilities and they comply to our standards," said Ernest, who Metro is identifying by his first name only. He fears animal advocates will retaliate against him for speaking out.

The Canadian Kennel Club does not allow its members to sell to pet stores.

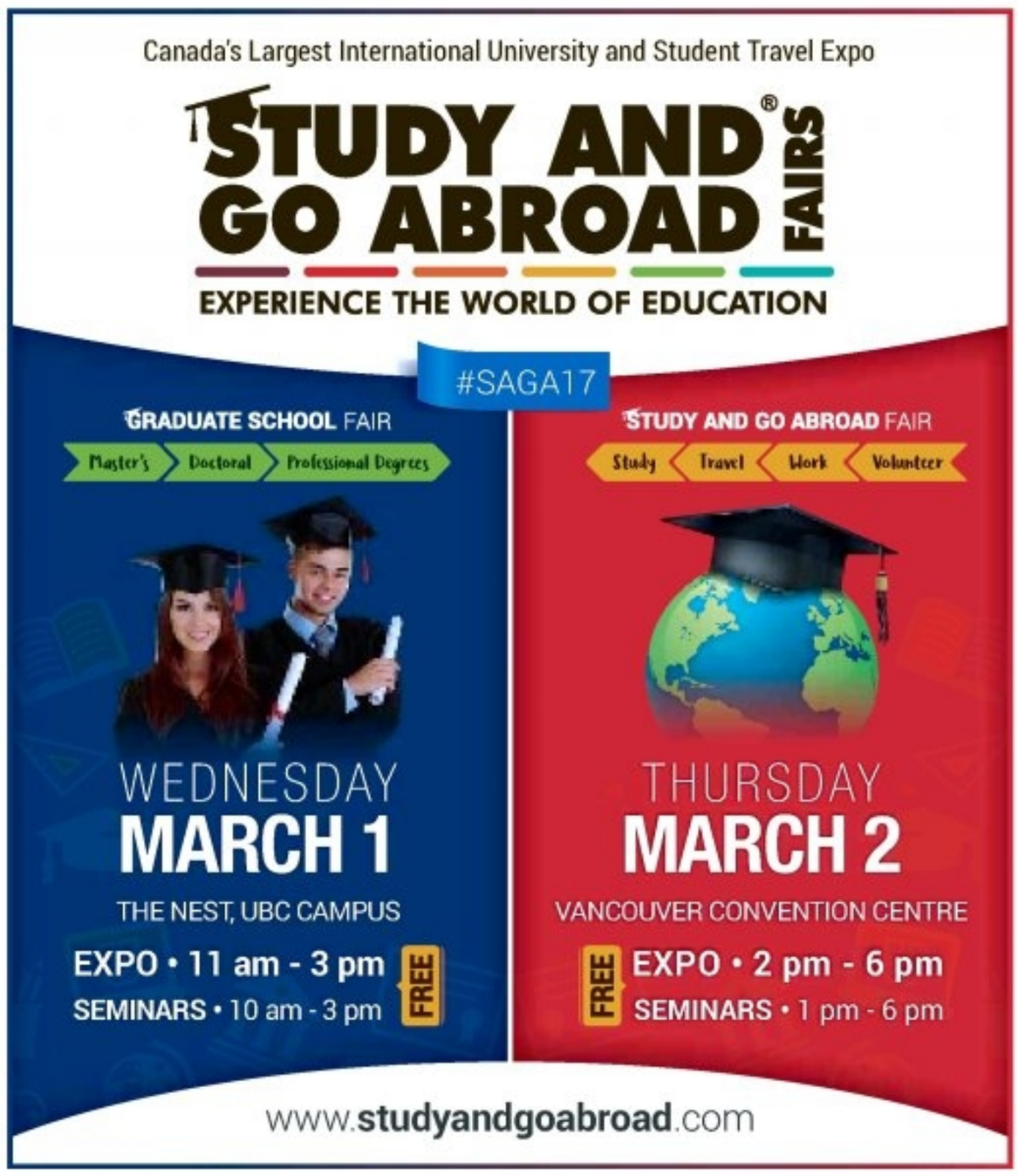
The BC SPCA recommends people who are looking to welcome an animal into their home make their first effort through adoption from a shelter or rescue operation. Additionally, people who buy from breeders are advised to do so in person so they can see how the dog's parents are cared for.

Morris says theoretically, it is possible for businesses to sell puppies responsibly, but that would require them to socialize the puppies by taking them out on walks to a variety of places while they wait to be sold.

Pet-store owners usually don't devote resources to that type of care, she explained.

"It's possible," she said.

"Do pet stores do it? Well, that's a whole other question."



Border deal defended

TRAVEL

Opposition says bill fails to take Trump into account

Prime Minister Justin Trudeau defended his government's proposed legislation to expand border preclearance at Canadian airports and other crossings Wednesday as the opposition New Democrats pushed to stop the bill in its tracks.

The NDP argued the bill doesn't take into account what it called "the climate of uncertainty at the border" created by the Trump administration's immigration policies.

But Trudeau suggested it's better to be cleared for entry into the United States while in Canada, because travellers are protected under the Canadian charter of rights, as opposed to American laws.

Bill C-23, the Preclearance Act, came up for second reading in the House of Commons on Tuesday.

Introduced by Public Safety Minister Ralph Goodale last June, it would replace and expand provisions of the Air Transport Preclearance Agreement signed between Canada and the United States in 2001.

The two countries signed a new agreement in 2015 to expand border clearance. Proponents say measures included in the bill will speed the flow of people and goods across the border.

Under preclearance, travellers don't have to pass through customs in the U.S. because they've already done so before departing Canada. Critics have concerns about the legislation, arguing that it would lead to the erosion of rights of people travelling both to the United States and Canada.

The bill "does not address Canadians' concerns about being interrogated, detained and turned back at the border based on race, religion, travel history or birthplace as a result of policies that may contravene the Canadian Charter of Rights and Freedoms," NDP public-safety critic Matthew Dube said. THE CANADIAN PRESS

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SACKVILLE, NEW BRUNSWICK

EACH TIME I VISIT, I LEAVE A PIECE OF MY HEART BEHIND IN SACKVILLE, NEW BRUNSWICK. **DANIELLE LENARCIC BISS**

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OTTAWA

Brewing up a whole new barter system

Alex Parsons
For Metro | Ottawa

Cost of two medium Tim Horton's coffees: $3.58. Value of potential return, in cool old stuff and the company of an nice elderly couple: Priceless.

Rod and Marguerite MacDonald are retired federal government workers who have been trading old, kitschy wares for cups of Joe, conversation and, occasionally, food.

"It's almost a cashless society now," Rod MacDonald said. "Older people have money in their pocket, younger people don't. I think the barter economy has come on."

He said the whole thing started when they began renovating their house in early February and were pulling things out of storage. Marguerite put an ad on the "free stuff" section of Kijiji: "Could you bring my hubby and I a coffee?'"

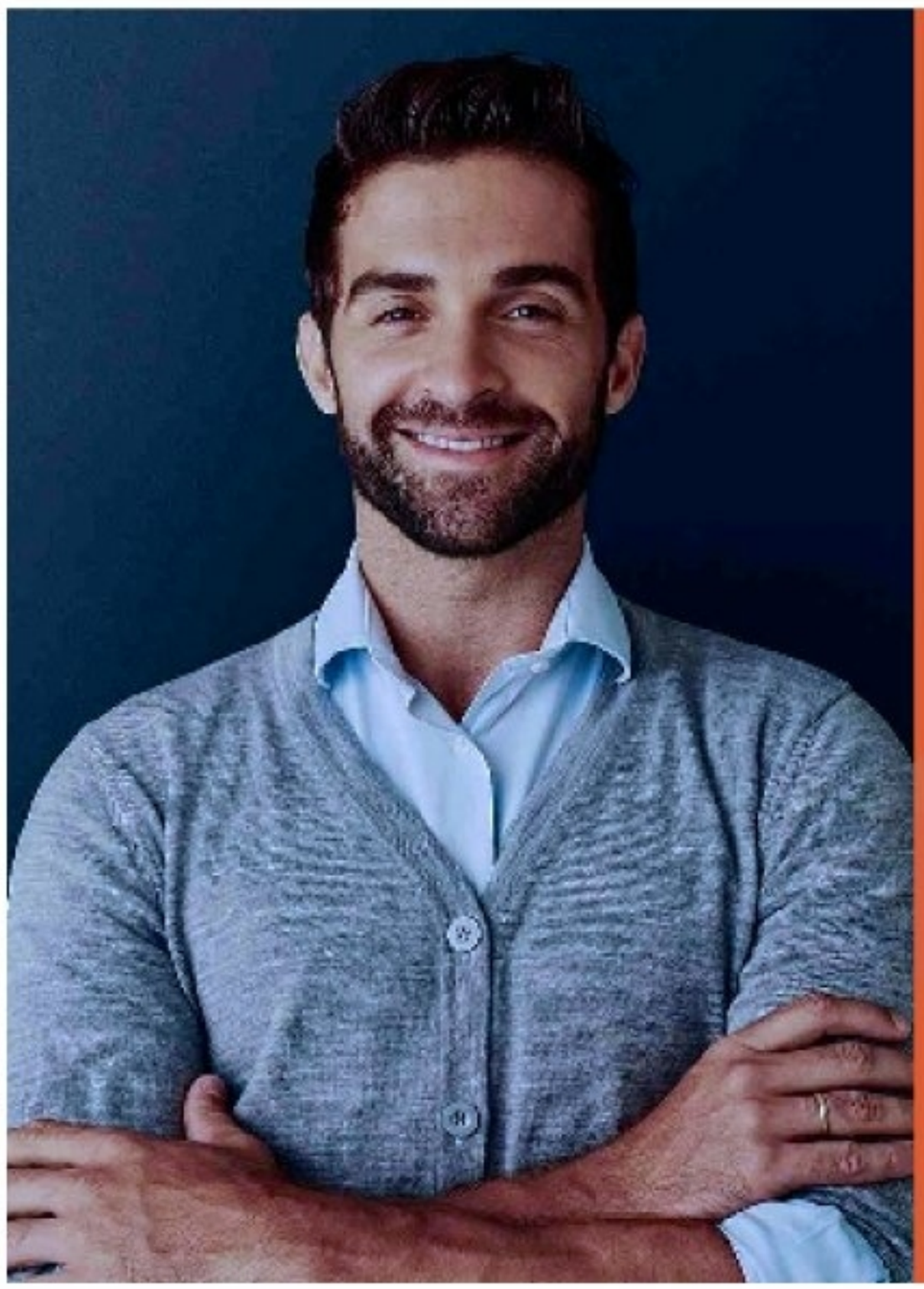
"That day we had four people coming over, bringing us coffee, and they got great value for a coffee," MacDonald said.

Rod MacDonald
JUSTIN TANG/FOR METRO

"After three or four coffees, my stomach was a little upset — you know, rumbling away — so I said, 'Honey, let's change it to a Big Mac,' and before you know it, I had a Big Mac delivered at 4:30."

Among the items that have been offered up so far are historical pictures, including one of a shelled French village from World War I, an aerial view of Parliament Hill from the 1950s and a painting of the Rideau Canal done by one of MacDonald's brothers.

The couple also advertised "a bunch of 50 year old stamps" and a variety of other collectibles. "Remnants from garage sales," Rod calls them.



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Actually, it's not so lonely out in space

ASTRONOMY

Discovered: seven worlds, and some could support life

An artist's conception of what the surface of the exoplanet TRAPPIST-1f may look like, based on data about its diameter, mass and distances from the host star. NASA/JPL-CALTECH/THE ASSOCIATED PRESS

For the first time, astronomers have discovered seven Earth-size planets orbiting a single nearby star — and these new worlds could hold life.

This cluster of planets is less than 40 light-years from Earth, or 235 trillion miles away, in the constellation Aquarius, according to NASA and the Belgian-led research team who announced the discovery Wednesday.

The planets circle tightly around a dim dwarf star called Trappist-1, barely the size of Jupiter. Three are in the so-called habitable zone, the area around a star where water and, possibly life, might exist. The others are right on the doorstep.

Scientists said they need to study the atmospheres before determining whether these rocky, terrestrial planets could support some sort of life. But it already shows just how many Earth-size planets could be out there — especially in a star's sweet spot, ripe for extraterrestrial life. The more planets like this, the greater the potential of finding one that's truly habitable. Until now, only two or three Earth-size planets had been spotted around a star.

"We've made a crucial step toward finding if there is life out there," said the University of Cambridge's Amaury Triaud, one of the researchers.

The potential for more Earth-size planets in our Milky Way galaxy is mind-boggling. The history of planet-searching shows "when there's one, there's more," said Massachusetts Institute of Technology astrophysicist Sara Seager.

"With this amazing system, we know that there must be many more potentially life-bearing worlds out there just waiting to be found," she said.

THE ASSOCIATED PRESS

U.S. ADMINISTRATION

Trump to lift trans bathroom guidance

The Trump administration will revoke federal guidelines that tell public schools to let transgender students use bathrooms and locker rooms matching their chosen gender identity, the White House said Wednesday.

The decision would be a reversal of an Obama-era directive advising public schools to grant bathroom access to students in line with their expressed gender identity and not necessarily the gender on their birth certificate.

White House spokesman Sean Spicer said Wednesday that the previous administration's guidelines were confusing and hard to implement and that new directives would be issued later in the day. A government official with direct knowledge of the plans told The Associated Press that the Obama-era guidance would be rescinded, though anti-bullying safeguards would not be affected. The official was not authorized to speak publicly about the plans and did so on condition of anonymity.

Although the Obama guidance carried no force of law, transgender rights advocates say it was necessary to protect students from discrimination. Opponents argued it was overreach and said it violated the safety and privacy of all other students.

> "Certain issues like this are not best dealt with at the federal level."
> Sean Spicer

Spicer said that the Departments of Justice and Education were working together on the new document.

"The president has made it clear throughout the campaign that he is a firm believer in states' rights," he said.

The Obama administration's guidance was based on its determination that the federal law prohibiting sex discrimination also applies to gender identity. THE ASSOCIATED PRESS

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metro VIEWS
Your essential daily news
Thursday, February 23, 2017

CHANTAL HÉBERT ON POST-BUDGET BYELECTIONS

Only sure-things are up for grabs in the spring votes, but the losses will be personal

Under the guise of the first large set of byelections since Justin Trudeau became prime minister, voters are about to turn a definitive corner on generational change on Parliament Hill.

The vote to take place on April 3 in the immediate aftermath of the federal budget in five ridings spread across Quebec, Ontario and Alberta will not — despite the hype — amount to a major test of the government or, for that matter, the Conservative official Opposition.

Three of the ridings at play are among the safest Liberal seats in the land. At the worst of times for the party, in 2011, the ridings all returned Liberal MPs with a relatively comfortable majority.

The other two are Conservative fortresses set in Alberta — the province that has been most resilient, according to the polls on voting intentions, to Trudeau's sunny ways.

If Trudeau failed to hold Ottawa-Vanier, Saint-Laurent and Markham-Thornhill on April 3, it would not be a leap to conclude that there is not a safe Liberal seat in the country. Ditto for the Conservatives in the case of Calgary Midnapore and Calgary Heritage.

What makes this set of byelections special is not its probable non-impact on the makeup of the House of Commons but rather the big shoes that the incumbents are leaving behind for others to try to fill.

Voters are about to turn a definitive corner on generational change on the Hill.

The April 3 vote marks the end of an era in more ways than one.

Stephen Harper initially came to the House of Commons as part of the contingent of Reform MPs that took the Hill by storm in 1993. He was the last of them to be elected — in Calgary Heritage — in 2015. In between, he did fulfil the core Reform promise to bring Alberta and Western Canada into the federal power loop. His constituents sent him off in style, with almost two-thirds of the votes cast in the riding in the last election.

April 3 votes won't change much, Hébert writes. THE CANADIAN PRESS

Of the Quebec federal ministers who stared down into the post-referendum abyss Stéphane Dion was the last to still hold a seat.

On his first day as Jean Chrétien's post-referendum point minister, shortly after the 1995 referendum, Dion had said he was coming to Ottawa to change the reality of the country. Suffice it to say that, as the voters of Saint-Laurent get set to replace him, there has not been at the cabinet table a so-called unity minister for more than a decade. With Dion gone, that sweater may have to be retired.

Jason Kenney and John McCallum both made a mark, in different ways, as immigration ministers.

The first brought Canada's ethnically diverse communities inside the federal party's tent in a way that no other Conservative had in the past. Based on the fear-mongering undertone of the ongoing federal leadership campaign, it may take more than a new Conservative MP for the riding of Calgary-Midnapore to preserve that legacy.

McCallum presided over the execution of Justin Trudeau's signature promise to bring in more Syrian refugees. From his new diplomatic perch in Beijing, he will get to see whether that initiative marked the end of a more innocent age or the opposite. By moving on now, he may well have dodged a major refugee crisis.

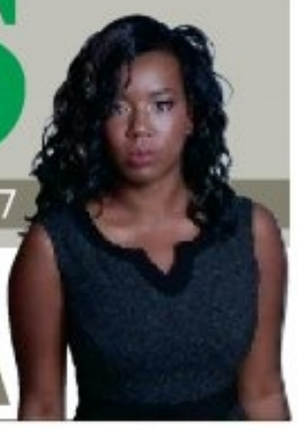
As MP for Ottawa-Vanier Mauril Bélanger was very much the voice of Ontario's francophone community in Parliament, and it is a mantle he wore with grace.

The Liberals would like to give the Conservatives a bit of a run for their money in Calgary. They have an embarrassment of riches when it comes to potential candidates in Saint-Laurent but also a potential embarrassment to resolve.

Yolande James — Quebec's former immigration minister — is one of three candidates vying to run for the Liberals in Dion's riding. In her previous political incarnation, she twice supported the decision to deny access to French-language courses to a woman who insisted on wearing a niqab to class. That could put her on a collision course with Trudeau on a defining issue for the prime minister.

The NDP ran a distant second or third in all five ridings. It does not really have a dog in this fight. Things will be different if outgoing NDP leader Thomas Mulcair ever puts the riding of Outremont in play by deciding to not serve a full term as MP.

Chantal Hébert is a national affairs writer. Her column appears in Metro every Thursday.



VICKY MOCHAMA

Lawyers little help in truth and reconciliation

In a deserved act of justice, Sixties Scoop survivors won a $1.3-billion class action against the federal government last week in an Ontario court. It's a relief to hear Indigenous Affairs Minister Carolyn Bennett say the government won't appeal the ruling.

But if the feds are really committed to truth and reconciliation, they must stand down the lawyers as the settlements are doled out.

Bennett's statement points to a relationship between Indigenous plaintiffs and the federal government that is still fraught.

This Sixties Scoop case was filed in 2009.

Only in the week prior to the ruling did Ottawa announce a sudden shift: now, they were willing to negotiate the claims of Indigenous children who had been removed from their families and adopted into non-Indigenous homes.

On this abrupt shift in tactics, the minister told the House, "We are adversaries no more," and "negotiation rather than litigation is our government's preferred route to settle these differences and right historical wrongs."

What a surprise that must have been to the Sixties Scoop survivors who, as recently as December, had been in court while government lawyers argued that Canada had no "duty of care" for these Indigenous children.

Despite public claims towards working on a nation-to-nation approach, lawyers for the Liberal government were continuing to defend against cases brought by Indigenous peoples.

Take the residential schools class action — the largest in Canadian history. The settlements, now over $3 billion, provide for residential school survivors who experienced sexual and physical abuse. The agreement established the Independent Assessment Process, which was meant to provide a speedy out-of-court process for paying damages. Yet, lawyers for the government used the IAP to split hairs, leading to claims to be reduced or dismissed.

Despite a hard-fought agreement on residential schools, the government and its lawyers sought to shirk their responsibilities within it.

So while the Sixties Scoop ruling is a clear win for Indigenous people, it must be met with a government commitment to not penny-pinch, obfuscate or complicate.

That is a commitment that First Nations children have been waiting for. Over a year ago, the Human Rights Tribunal ruled that Ottawa was discriminating against First Nations kids by failing to provide equal welfare.

A year later, the case is back before the tribunal.

Canada has been very good at recording its systematic cruelty towards Indigenous people. And yet many have survived in spite of said cruelty.

After decades of forcing survivors to repeatedly relive traumas, it's time for the lawyers to step back and for the government to step up.

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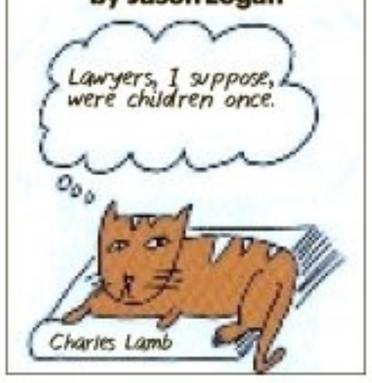

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metro LIFE

Your essential daily news

Thursday, February 23, 2017

Jay Z will become the first rapper ever inducted into the Songwriters Hall of Fame when he enters the prestigious organization in June.

Cracking code of a fortress of nostalgia

INTERVIEW

Jason Rekulak's writing debut dives back into '80s childhood

Sue Carter
For Metro Canada

America's favourite letter-turner, Vanna White, nearly lost her golden-girl image when she appeared on the cover of the May 1987 issue of Playboy.

The racy photos were scandalous to many loyal Wheel of Fortune viewers, but for three hormonal teenage boys, getting hold of a copy of the coveted magazine turned into the setup for the biggest, most risky caper of their young lives.

No, that's not a premise from a long-lost John Hughes screenplay, but the opening to Jason Rekulak's debut novel, The Impossible Fortress, a geeky but sweet coming-of-age love story set in motion by the boys' desperate attempts to peek inside Playboy.

Billy — who is just as obsessed with programming crude video games on his Commodore 64 as he is with Vanna's nakedness — along with his pals, Clark and Alf, plan a heist that involves breaking into Zelinsky's convenience store to grab a copy of the magazine.

Billy is tasked with seducing Zelinky's daughter, Mary, to get the store's security code, but as it turns out, she too is a whip-smart computer coder, and they become fast friends. The duo starts working together on the titular game, The Impossible Fortress (which is available to play on the website jasonrekulak.com), when Billy falls in love, and the lure of Vanna in lingerie begins to fade.

Rekulak doesn't consider himself a nostalgic guy, but was feeling so when he started writing The Impossible Fortress. After his father became ill, Rekulak returned to his hometown, on which the book's fictional location Wentbridge — referred to as the Armpit of New Jersey — was modelled. He was spending a lot of time at the hospital with his dad, and while there, bought a notebook from the gift shop.

"I started writing down stories of all these people I was seeing under very unfortunate circumstances," he says. "Some of them were real and some were made up. Maybe it was a therapeutic exercise, but also proof you can write anywhere."

Like Billy, Rekulak was once a young self-taught programmer, but later switched his computer science major to English in second-year university.

It was writing video games that set Rekulak on the path to becoming an author, and to his current job as publisher of the Philadelphia press Quirk Books, where he's edited blockbusters like Miss Peregrine's Home for Peculiar Children and Pride and Prejudice and Zombies.

"I wanted to build all these worlds and tell all these stories, but I was never really good at coding or actually programming stuff," Rekulak says. The graphics on the early games Rekulak built were so simple, he added screens and screens of text to build out the stories. "I'd write these long histories of these stick figures," he says. "It gave me this freedom and confidence to write on screen."

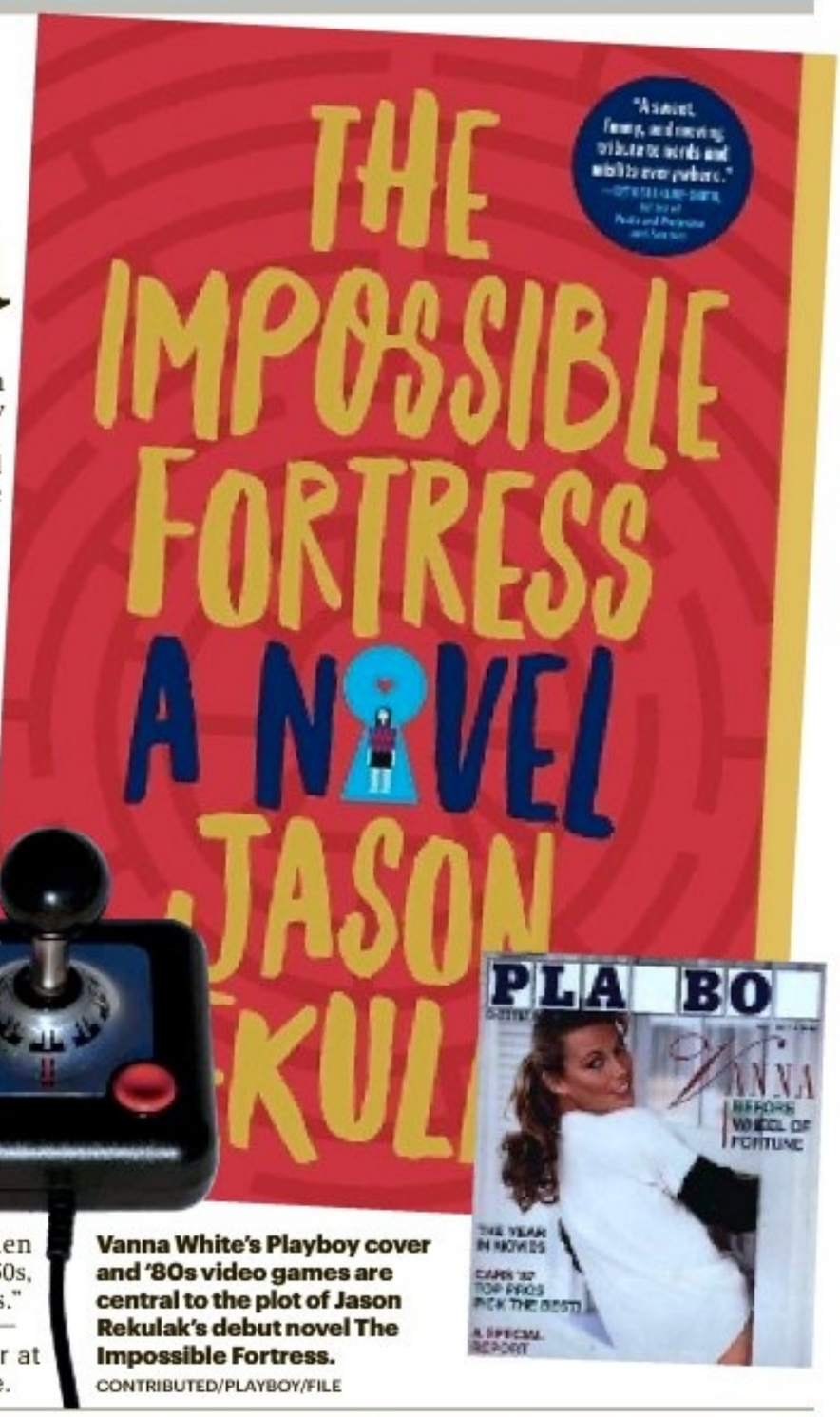
Rekulak — who is definitely a kid of the '80s — filled The Impossible Fortress with pop-culture gems from his own life, from Freddy Krueger to Magnum P.I., but was never concerned about explaining the references to younger, millennial-aged readers, who have never dialled a rotary phone, or used a floppy disk.

It takes him back to his own teen years, reading Stephen King's 1982 novella, The Body (which became the 1986 movie Stand By Me). He recalls not understanding all of King's references to 1950s culture, yet it didn't hinder his enjoyment of the book.

In fact, he re-read it while working on The Impossible Fortress.

Rekulak says, "I was thinking that if Stephen King can do that for the '50s, I can do that for the '80s."

Sue Carter is the editor at Quill & Quire magazine.



Vanna White's Playboy cover and '80s video games are central to the plot of Jason Rekulak's debut novel The Impossible Fortress.
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IN THE SECOND JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA IN AND FOR THE COUNTY OF WASHOE

C. GEOFFREY HAMPSON; CHRISTOPHER HAMPSON; and HAMPSON EQUITIES, LTD., a Canadian corporation,
Petitioners,
vs.
LIVE CURRENT MEDIA INC., a Nevada Corporation,
Respondent.

Case No.: CV12-02476

Dept. No. B6

NOTICE OF BAR DATE FOR FILING CREDITOR CLAIMS

In an Order Appointing Receiver entered in the above-captioned Court on June 5, 2014, the Court appointed a Receiver of Live Current Media, Inc. (the "Company"). The Receiver is James S. Proctor, 200 Ridge Street, Suite 240, Reno, Nevada 89501; telephone (775) 323-2577. You may be a creditor of the Company. You may want to consult an attorney to protect your rights. The Receiver has located assets in this case with which to pay the claims of creditors. Each creditor must file a timely proof of claim with documents that substantiate the debt owed by the Company in an amount certain and the creditor's right to receive payment. All documents filed in this case may be inspected at the office of the Clerk of the Second Judicial District Court, 75 Court Street, Reno, Nevada 89501. NOTE: The staff of the clerk's office cannot give legal advice.

DEADLINE TO FILE A PROOF OF CLAIM
Deadline to File a Proof of Claim: FEBRUARY 28, 2017

Your proof of claim must be received by the clerk's office by this deadline at the following address:
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A copy of the proof of claim form for your use is attached to this notice

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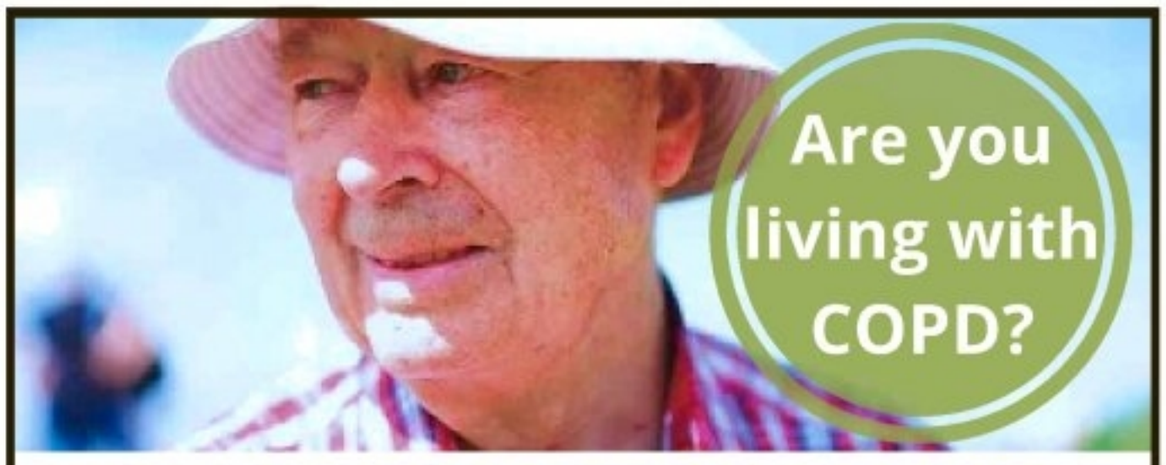

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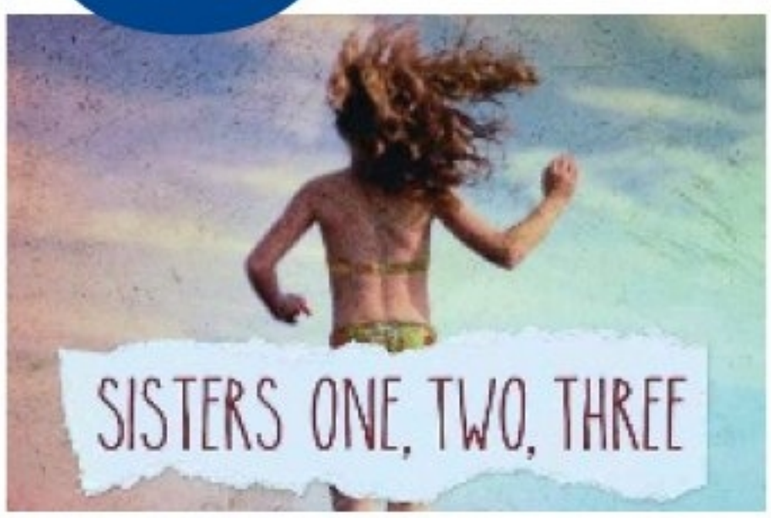
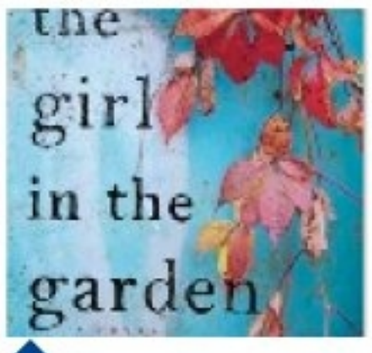
5 BOOKS EXPLORING THE DYNAMICS OF DIVERSE FAMILIES

We don't need to tell you that families come in many shapes and forms. From Victorian England to an experiment in utopian parenting and plenty in between, here are five new books that remind us all that there really is no such thing as a traditional family unit. TORSTAR NEWS SERVICE



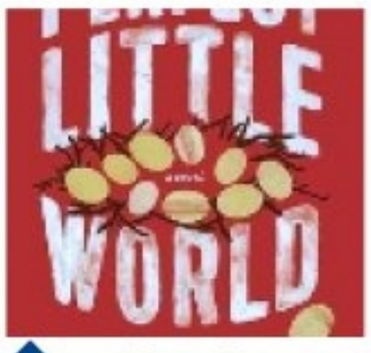
1 Tangled ties of sisterhood

A tragic accident occurred when the Tangle family of New Jersey — father Solly, mother Glory and four kids ranging from 13 to 6 — went to Martha's Vineyard on vacation in the 1970s, a life-altering event that marked each of the three Tangle daughters in different ways as adults. **Sisters One, Two, Three** is a fine multi-generational family story about the ties between sisters and the need to confront past trauma. Author Nancy Star is a former movie executive and this is her fifth novel.



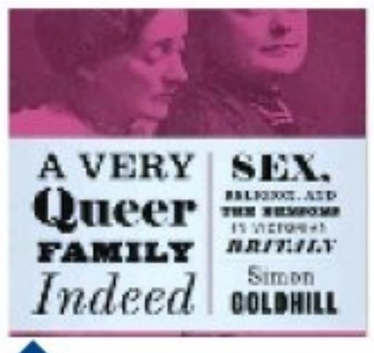
2 Surrogate guardians

In Melanie Wallace's **The Girl In The Garden**, an abandoned young mother and her baby arrive in New England and are adopted by locals who have known one another for decades. This diverse group of surrogate guardians includes, a recluse, a prodigal daughter, a widow, a veteran and a lawyer — with their own passions and secrets. Wallace has written The Housekeeper and Blue Horse Dreaming.



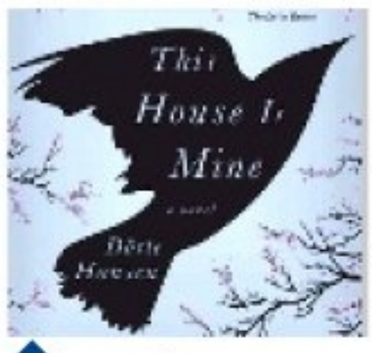
3 Collective parenting

The Infinite Family Project, headed by the well-meaning though awkward psychologist Preston Grind, is a utopian experiment in collective parenting, perhaps even a model for a well-adjusted life. Ten families have been selected, each with one child, including the central character in Kevin Wilson's **Perfect Little World**, Izzy Poole, the only single mother in the group.



4 A very Victorian clan

Cambridge professor Simon Goldhill's **A Very Queer Family Indeed** introduces us to this odd family with a kiss, in 1853, between Edward White Benson, 23, and his future wife, Minnie Sidgwick, then 12. They married when she was 18 and in short order had six children. Edward became Archbishop of Canterbury; Minnie (Mary) left Edward and the kids when she found she much preferred women.



5 Forging a new belonging

This House Is Mine is the story of two women who find each other and forge a family. Vera arrived at the old farmhouse in East Prussia as a five-year-old refugee 60 years ago — and, to this day, remains a stranger. As the story opens, her niece, Anne, and her young son arrive at the house after fleeing the Hamburg neighbourhood where Anne, too, has never felt she belonged.

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METRO SPACES

Hammer away at your home reno with these tips

Whether you're planning on staying or selling, you want your home renovation project to be beautiful and functional and go off without a hitch. So before picking up any tool, think about these tips.

1. Know your DIY limits. Assess which aspects of the project you can complete yourself, and which ones will require a professional. DIY-ing can save you hundreds or even thousands of dollars, but overestimating your skills can delay or halt the project entirely due to unexpected costs, unintentional damage and even injury.

2. Cost and budget. It's easy to overspend on any project without a budget, so create a realistic one and stick to it. It's helpful to do your research and compare prices at different retailers before making a purchase. If you're looking for a cost-effective solution for your bathroom renovation, consider choosing a macerating toilet system. While these systems can cost more than a standard toilet upfront, their easy installation over the top of any finished surface and lower water usage mean significant savings for homeowners.

3. Call the professionals. Hiring a contractor, plumber or electrician is recommended for larger renovations, as they understand all the logistics of a project. If you're thinking of hiring a pro, make sure to vet them and don't forget to check their references. Online databases, like the certified installers service available from Saniflo, are a helpful resource for finding the right plumber.

-NEWS CANADA

ISTOCK

AVOID COMMON DRAWBACKS WHEN REVIVING YOUR KITCHEN

ISTOCK

A gorgeous kitchen can definitely make your life better, but before you start your reno, find out more about five common pitfalls and how to avoid them.

1. Kitchens are expensive. It's easy to spend $25,000 to $50,000 on a mid-range kitchen makeover. Even budget remodels of a small kitchen can run up to $15,000. Expert do-it-yourselfers can cut these costs in half, but most of us don't have the required skills and will likely need a professional contractor to deliver the best results. Given the cost and lifestyle impact a kitchen reno has, avoid dealing with contractors who promise a low price but want to be paid in cash with nothing written down.

2. Cabinet hardware varies a lot in quality. Before you sign any kitchen remodelling contract, make sure it specifies the type and brand of hinges, drawer slides, handles and accessories that'll be used.

3. Fancy countertops can be troublesome. High-end stone and solid surface countertops deliver powerful bragging rights, but they're not necessarily more durable than less expensive options like laminate or solid maple. Some elaborate materials require regular sealing, while others can be damaged by a hot pot. Research your options before deciding.

4. Ask for great materials. Even expensive kitchen cabinets are often made of the cheapest material possible, melamine-coated particleboard. Think of sawdust bonded with glue and a factory coating on top. Truly high-end cabinets are made with veneered cabinet-grade plywoods and solid hardwoods. These are stronger, lighter in weight and more durable.

5. New kitchens don't always pay off at resale. According to an annual survey run by Remodeling Magazine since 2002, mid-range and high-end kitchen remodels deliver only 60 to 65 cents of increased resale value for every dollar spent. If you're planning to move in the near future, make sure the investment makes financial sense.

Find more information on the Canadian Home Builder's Association's website, getitinwriting.ca.

-NEWS CANADA

SIMPLE WAYS TO SPRUCE UP YOUR KITCHEN THIS SPRING

Every new year brings a new list of resolutions and a desire to hit refresh on everything — including your kitchen design. But a new look doesn't always have to mean a big, expensive reno project. With a few little tricks, the process can be easy, painless and even budget friendly. Here Jacquelyn Clark, interior designer and blogger, shares three easy tips that are sure to spruce up your kitchen in a big way.

1. Organize everything. Give your kitchen an instant refresh by grabbing your organizing hat and pressing go. Tackle that daunting spice rack with a few new labels and ensure all your jars match — a little effort goes a surprisingly long way. Next, pick up a few shelf organizers to help make every nook and cranny work harder for you. Organizing and tidying can make you and your kitchen feel brand new again.

2. Art swap. Revive your love for your kitchen by swapping out your artwork without spending a cent. Instead, just shop around your home and rotate pieces of art to instantly give every room a completely different look and feel.

3. New year, new finish. Appliances are at the heart of every kitchen and have a big impact on its overall design. For a more dramatic vibe, swap out your dated appliances with new ones with a fresh new finish, like GE Appliances' slate. The unique dark grey, stone-inspired matte finish is a warm neutral that works for every style. Don't need to be afraid to mix and match with stainless, as it's totally versatile.

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A SPARKING JEWEL IN RICHMOND'S CROWN

Richmond is a city blossoming with new developments and bustling commercial centres. Now the city has a masterpiece community to add to its already considerable appeal.

Concord Gardens, a master-planned community by Vancouver-based developer Concord Pacific, has completed the construction of its first phase and is now releasing homes in its fifth and final phase, called South Estates.

The release marks the fruition of one of the city's most impressive developments — and a special limited-time opportunity for home buyers. Now is the last chance to buy a new home at Concord Gardens.

"Concord Gardens is a tour de force for Concord Pacific in Richmond," says Grant Murray, senior vice president of sales for Concord Pacific. "Buyers have the chance to live in one of the most accessible areas of Metro Vancouver, with some of the best amenities available."

With the development's stunning amenities, it's no wonder Concord Gardens has experienced an overwhelming response from buyers so far. Residents have access to the world-class community park, the exclusive Diamond Club and more.

Beautifully designed water features are interwoven throughout the 70,000-square-foot park. The calming ponds and water channels will be incorporated into the landscape architecture right up to the lobbies of each of Concord Gardens' seven towers.

They create the perfect opportunity to sit meditatively and take in the lush greenery throughout the park, but they're also invigorating, with water rushing and gurgling to create a lively soundscape.

The sculpted, tree-lined walkways and children's play area provide the perfect afternoon activity for families.

The 20,000-square-foot Diamond Club, to be completed later this year, will offer residents spa-level indulgences. Take a dip in the indoor pool, then warm up in the sauna. Catch a flick in the theatre, or take your friends to the bowling alley. You can even practice your swing in the golf simulator.

When it comes time to get some exercise, South Estates has you covered. Rally on the badminton court, or work out in the deluxe exercise room that includes a climbing wall and much more.

CONTRIBUTED

When residents move into South Estates, both the Diamond Club and the surrounding park will be complete, offering them the full range of amenities, manicured landscaping and green space for their enjoyment.

Remarkable comforts

When you buy a Concord home, expect every detail to be purposefully designed, with a look that's custom-crafted down to the details.

At South Estates, the layout and features of every home were carefully considered to deliver maximum space efficiency, with luxury finishes.

The 16-storey high-rise concrete tower will be home to 277 suites, ranging from junior one-bedrooms to three-bedrooms, and everything in between. Besides the tower, buyers can choose from a limited selection of well-appointed townhomes.

The homes at South Estates were made to be filled with natural light. Even in the rainiest weather, your home will be illuminated by expansive windows. The building's orientation was also designed to light up the homes. Every home also comes with a balcony where you can go to enjoy the sweeping views of the surrounding green spaces, river, mountains and cityscape.

Inside, you can be sure that the appliances will serve you well. The high-quality stainless steel appliances by Bosch will make your life easier with an integrated dishwasher, gas cooktop and wall oven. Under-cabinet lighting creates a well-lit workspace for your culinary creativity. Smart storage will give you a way to stow your belongings safely and tidily, so you have more room to move.

Homes at South Estates will offer opulent finishes in every suite, with laminate flooring throughout, elegant marble finishes, high-quality soft-close hardware and luxurious stone countertops. The central cooling and heating system will ensure the temperature in every suite is perfectly adjusted for residents' comfort.

Find out more about the possibilities of living at South Estates at Concord Gardens by visiting concordgardens.ca. Or visit the Richmond Sales Centre at 8511 Capstan Way in Richmond, 604 233-7748. Open daily from 11:30 a.m. to 5:30 p.m.

At the centre of it all

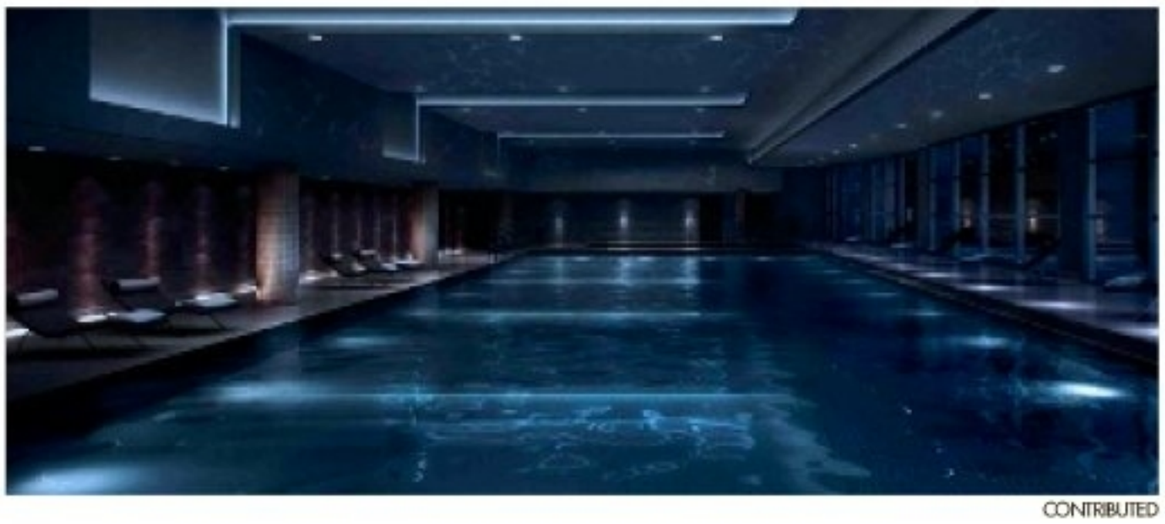
Living at South Estates at Concord Gardens will put you at the centre of everything in Metro Vancouver.

You're equal distance from downtown Vancouver, Metrotown in Burnaby, and the U.S. border. All these destinations are less than 20 minutes away.

When you live at South Estates, grocery shopping is easy. Costco is located just a two-minute drive from home.

And when you're looking to visit a wide variety of shops, services, eateries and entertainment, you can find them with ease at Aberdeen Centre, Yaohan Centre and Union Square shopping centre, just a few short blocks away.

Everything you need and enjoy will be right at your fingertips.



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LIVE AND PLAY IN THE CENTRE OF RICHMOND

The City of Richmond is a culturally rich hub where homebuyers can live incredibly close to everything they need — without having to pay downtown Vancouver prices.

"Richmond has its own flair, with tons of great food and entertainment to experience," says Agnes Cheung, marketing manager for Spark, a new collection of condos with 135 homes in the centre of Richmond on May Drive and Cambie Road.

The European-inspired city homes at Spark start from $299,900 — a rare opportunity for such a central location.

Inside the homes, buyers will experience exceptional finishes that demonstrate a commitment to quality and craftsmanship.

The hardwood floors create an underlying sense of refinement in your home, while the engineered stone countertops and stainless steel Bosch appliances create a kitchen that's a joy to cook in — as well as a central gathering place.

The homes at Spark were designed to give residents comfort, convenience and high quality when they first step in the door, and for years into the future.

Interested home buyers are invited to visit the Spark presentation centre at 4033 May Dr. in Richmond. Open daily from 12–5 p.m., and closed Fridays. For more information call 604-285-2008, email sales@sparkrichmond.ca. or visit sparkrichmond.ca

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The luxury of choice

When you want luxury in a home, one feature you should consider is a central location.

When you're located in a central area, the luxury of choice can go a long way toward quality of life.

Spark offers the luxury of choice to buyers. It's located in the heart of Richmond with a wide selection of shopping, services, entertainment and food options nearby.

With Aberdeen Mall and Richmond Centre close by, residents have an ever-changing roster of stores and events to choose from, with many options for entertainment, fashion, services and a plethora of culturally diverse eating options as well.

If it's food you're looking for, Alexandra Road is where you'll want to be. Also known as "food street," the three-block-long road is home to more than 300 restaurants of all kinds. Find fresh dim sum at Jade Seafood Restaurant, hot ramen for a cold day at Gmen Ramen, or indulge in a berry bingsu shaved-ice dessert from Snowy Village Dessert Café.

With these restaurants and many more neighbouring Spark, you'll always have the chance to try something new. It's a great place to go for date night, or an event out with friends. And if you're looking for a night in, you'll have a world of takeout options at your fingertips.

Urban amenities are in your back pocket when you live at Spark.

A new Walmart is less than a block away at Central at Garden City — one of Richmond's newest outdoor shopping malls. You'll be able to visit it for your everyday household, grocery and entertainment needs.

And 10 minutes of driving will take you to the McArthurGlen Designer Outlet, a mind-bogglingly diverse designer fashion experience where you can find deals from high-end European brands.

Spark is also close to the Canada Line SkyTrain. Hop on the train and you'll be in downtown Vancouver in just 20 minutes.

Education is accessible nearby too. Those with young families will appreciate Spark's close proximity to Kwantlen Polytechnic University and two elementary schools — Talmey Elementary School and Tomsett Elementary School.

It's a great neighbourhood for a wide range of home buyers.

Enjoy the peace and quiet of Richmond's green space

When you live at Spark, there are an abundance of parks and green spaces that are easy to find.

"The green space in the neighbourhood will give our residents the best of both worlds," says Cheung. "When you're living here you'll have access to beautiful parks, and waterways to explore, while at the same time being in close proximity to world-class shopping and dining destinations."

Richmond is a great place for cyclists too. The West Dyke Trail will take you along the scenic waterfront. The South Dyke Trail is another waterfront route where you can get a glimpse of Richmond's scenic agricultural lands with fields of pumpkins, strawberries and much more. Steveston Village is a historic centre that's ideal for a day of exploring.

"Spark offers the quintessential Vancouver lifestyle — very outdoor-oriented, but with great accessibility to everything," says Cheung.

Live in a golfer's paradise

If you're a golfer, you're in luck. Richmond is home to several excellent golf courses.

Mayfair Lakes Golf & Country Club offers a beautiful course with many small lakes and waterways. The course has well-maintained facilities and great service, not to mention the Lakeside Grill, an excellent restaurant to relax at after you're past the 18th hole.

West Richmond Pitch & Putt offers a fun day out for people of all ages who want a morning on the greens.

Savage Creek Driving Range is the perfect destination when you want to focus on your swing.

Whether you're a pro or a beginner, if you're looking for a place to play golf, you couldn't live in a better location.

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SPARK features engineered wood flooring and high quality German Bosch appliances as well as a location close to Walmart and Aberdeen Mall and Skytrain, freeways, schools, Kwantlen University and all of the amenities that make Richmond a great place to live.

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Billie Lourd, actor and daughter of Carrie Fisher, lists Santa Monica home for $2.4M

MEET THE CONDO

Rise above at VeritasonUniverCity

CONTRIBUTED

Project overview

Veritas by Polygon is a collection of one- and two-bedroom apartments situated atop Burnaby Mountain in the growing UniverCity neighbourhood. Residents will get to live in and take part in the unique experience of a blossoming new and close-knit community. The five-storey building is selling now with prices starting at $399,900.

Housing amenities

Designed by Raymond Letkeman Architects Inc., Veritas features a contemporary West Coast architectural style. Three-storey wood detailings with extensive brick facades encompass the building, with a central courtyard and a fully equipped fitness studio. Inside residents can stretch out with overheight ceilings and relax in spa-inspired ensuites.

Location and transit

As a premier student destination, bus and train access is highly frequent in the area. Reaching Product Way SkyTrain Station or Hastings Street isn't far, but having an automobile will give residents quick and easy access to several other locales such as Lougheed Town Centre, Coquitlam, Port Moody and New Westminster.

In the neighbourhood

UniverCity is home to 3,800 residents with a 93 per cent satisfaction rate, with plans to sustain up to a total population of 10,000. Residents of Veritas will be close to one of Canada's top universities — SFU — as well as all the many walkable amenities such as a library, art gallery, aquatic centre and many natural trails for hiking, cycling, or walking your pets.

NEED TO KNOW

What: Veritas
Developer: Polygon
Builder: TBD
Designer: Raymond Letkeman Architects Inc.
Location: SFU UniverCity
Building: Five-storey residential
Sizes: Starting at 635 square feet
Model: One- to two-bedroom flex
Pricing: Starting at $399,900
Status: Selling
Occupancy: TBD
Sales centre: 9877 University Cres.
Phone: (604) 298-9965
Website: polyhomes.com/community/veritas

DESIGN

Condo lobbies should create a first impression

While floor plans and amenities top the shopping list for condo buyers, each building has another unique calling card: the lobby.

"Lobbies are very important when you live vertically," says Jared Menkes, vice-president of highrise and residential development for Menkes Developments, the builders of Pears on the Avenue, a 20-storey condominium in Toronto's Yorkville neighbourhood.

"You don't have a front porch anymore, so the lobby becomes that social environment for residents. It's where they meet and talk," Menkes says. "It's also the first impression people have when they visit the building. People want to impress their friends and family."

This duality was one of the principles that guided the building's designer, Alessandro Munge, principal and founder of Studio Munge. He created a welcoming and elegant lobby with a stunning focal point: a large, spiral stairway that leads to a gym overlooking the pool, a party room, a theatre, a yoga room and an outdoor terrace.

"I wanted a freshness and a modernity that was timeless and warm, even though modern design is usually cold and sterile," Munge said. "If I wanted my home to feel like a gallery, I'd go to the AGO (Art Gallery of Ontario), but I want to come home to something different.

Munge believes lobbies play an important role in the lives of a building's residents.

"People in condominiums live in 500- to 1,200-square-foot boxes and are confined to them," he said. "The public spaces are equally important to them, if not more so."

Brian Brown, vice-president of Lifetime Developments, the developer for The Bond, on Adelaide St. W, couldn't agree more.

"We want to feel that the lobby is inviting and welcoming, but it's also a high-traffic area, so the quality of the materials must be able to withstand the weather and traffic that goes through it," he said. "Generally speaking, we try to create something reflective of trends and styles, but still timeless so that the owners of the building won't need to revise it."

One of the lobby's notable features is a light pillar, which Brown said adds a meaningful vibe.

"It's a very cool, hip, young neighbourhood," Brown said. "It's very important to get the lobby correct and reflect the neighbourhood and who's living there. It establishes the quality of the building."

TORSTAR NEWS SERVICE

A spiral stairway in the lobby at Pears. CONTRIBUTED

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Global influence: How to style travel finds

INTERIORS

Bring rugs and souvenirs into your home to update décor

As part of the globalism trend, tribal style — batik fabrics, Dutch Wax and itak prints — has spread from fashion to home décor. There's a caravan of interesting furniture and accessories that work in any space, from the sleek and contemporary to the simple and functional.

"It's a look that's meant to reflect the places you've been and decorative objets you brought home," says New York designer Elaine Griffin.

Rugs are a big part of the style, and not just on the floor. Griffin says "the flat-weave kilim and dhurrie rugs that are now back with a vengeance move stylishly onto upholstered chairs, sofas and ottomans."

Kilim rugs are admired for their bold, geometric flat-weave patterns. They've been hand-woven for generations in North Africa, the Middle East and Asia.

A lot of their appeal lies in the bold motifs and pigment dyes, with elements like wolf's mouths, stars and fertility symbols interpreted in geometric patterns. Back in Victorian England, smoking rooms and nooks were rife with kilim-covered furniture.

British manufacturer George Smith is known for kilim upholstery marked by careful pattern alignment and crisply tucked edges. They make a range of armchairs and benches covered in detailed modern and vintage Turkish flat-weaves.

Karma Living's collection of smartly styled midcentury modern chairs and footstools are upholstered in bold stripes and tribal patterns.

Both new and antique versions are interesting, working well not only as upholstery, but as wall hangings or table coverings. The hand-crafted nature of kilims, Oriental and rag rugs plays well with woods and metals. White walls make them pop, while more saturated hues are complementary frames.

Joss & Main's style director, Donna Garlough, says pouf ottomans are one of her favourite twists on the trend.

"They're a great way to add a pop of pattern to a room, and you can use them for extra seating if you're having a party," she says.

An added bonus of these materials is that they're pretty tightly woven and durable, and the bright patterns often camouflage stains.

"You don't have to worry as much about a toddler spilling juice on a kilim-covered cocktail ottoman as you would if the upholstery were linen or leather," Garlough says.

expensive rag rugs from big box stores into floor pillows, headboard covers and benches.

Courtney Schutz, a designer in Point Reyes, California, turned a staid, traditional, upholstered bench into a fun piece for a girls' room by gilding the legs and covering the seat with a gumball-colored rag rug.

On the website Style Me Pretty, Toronto designer Jacquelyn Clark offers a simple tutorial on sewing throw-rug pieces into a square, filling it with foam beads, and then closing it up with thread or a zipper to make a big pillow.

While the kilims have an earthy rusticity, distressed wool, linen or silk rugs can make a more elegant piece. Pottery Barn has a cotton velvet line inspired by Persian carpeting. And West Elm's Ornament velvet pouf comes in sophisticated, soothing hues of ivory or platinum. THE ASSOCIATED PRESS

> **It's a look that's meant to reflect the places you've been and decorative objects you brought home**
> Elaine Griffin, designer

Atlanta-based artist and textile designer Beth Lacefield has done a collection of kilim poufs for Surya in both muted tones and vibrant hues like raspberry, burnt orange and olive green.

Boston designer Jill Rosenwald's pouf collection for the retailer is also inspired by Indian flat-weave rugs, with sophisticated chocolate browns, greys and other muted hues.

Crafters will find lots of ideas online for turning in-

INTERIOR OPTIONS

All it takes is an accent piece

Foot stool
The Mindy ottoman, by Joss & Main, which is upholstered in a rugged yet stylish material inspired by kilim rugs. Made in India and hand woven, the wool cover features a chevron motif and is secured to the wooden frame using brass nails.

Throw pillow
A pillow by AllModern features rich, earthy hues and bold geometrics which make for this striking — and sturdy — piece. Kilim rug weaves are trending off the floor, in pillows and upholstery, as part of the global and tribal décor trends.

Pouf
The Hailey pouf by Joss & Main is covered in a bold geometric kilim material. "An added bonus of these rug materials is that they're tightly woven and durable, and the bright patterns camouflage stains, " says Joss & Main style director Donna Garlough. THE ASSOCIATED PRESS

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Pay down mortgage or feed the RRSP?

YOUR MONEY

Making the tough choice between your savings and your debt

Vikram Barhat

You made one of the biggest purchases of your life - a home (with a mortgage). Now what about your retirement savings? ISTOCK

Plagued by crippling household debt, millions of Canadians are torn between saving for retirement and paying off mortgage, the largest of all debts. For the vast majority of Canadians, the option of doing both is just out of the question.

According to the latest Statistics Canada figures, the debt-to-income ratio among Canadian households has jumped to 166.9 per cent of disposable income, a record high. No doubt the bulk of this debt is resulting from unchecked borrowing led by home purchases.

For those living paycheque to paycheque, choosing between building retirement savings in an RRSP and wiping out the mortgage debt seems like battle they can never win.

So what are they to do?

There are two ways of looking at it, says Marie DeLauretis, a Calgary-based Certified Financial Planner.

"One way to think is, 'I can earn more on my investments than my current low mortgage interest rate,'" she says. "The other is, because mortgage rates are so low, you now have greater opportunity to pay your mortgage balance quicker as fewer funds will be used to pay interest costs."

The higher your interest rate, the more will be going to interest expenses and not home equity, goes the argument.

Many people, however, only consider the short-term implications of the decision. Cynthia Kett, a principal with advice-only firm Stewart & Kett Financial Advisors Inc. in Toronto, says people should be thinking about their financial planning as a whole. "Cash management, tax planning, investment planning, and retirement are the key ones in this case," she says.

From a cash management perspective, the question to ask is how disciplined are you? Some people use a home purchase, financed by a mortgage, as a form of forced savings, says Kett. "If they pay down their mortgage sooner, will they use that extra cash flow to diligently save for retirement later?" she says. "This is key because if all they have in retirement is a fully paid-for home and OAS/CPP, they'll have to sell the house to fund their retirement."

> **If paying down the mortgage is a source of happiness, that is a good reason to make it a priority.**
> Cynthia Kett, a principal with Stewart & Kett Financial Advisors Inc.

Kett says for people who lack that discipline, it may be better to contribute to their RRSP. However, she adds, for more disciplined folks, paying down the mortgage may make more sense. "Once mortgage debt is paid off, there will be significant free cash flow available for retirement and other priorities," says Kett.

In the current low interest rate environment, paying off mortgage can be a more prudent choice. "If we consider paying down the mortgage as a proxy for a safe fixed-income investment, which might only yield two per cent, the mortgage rates of return look pretty good," says Kett.

"Even in comparison to equity investments — the pre-tax mortgage rate of return is excellent because it's guaranteed. Equity returns are unpredictable and may be negative."

Paying down the mortgage, in this instance, wins hands down.

Emotions can also exert strong influence affecting people's investment decisions. The individual risk tolerance and capacity for risk are important considerations, says DeLauretis.

For that reason, when deciding to make a payment toward your mortgage versus an RRSP contribution, an individual must consider return on investment. In the case of mortgage, the return must be calculated in terms of how much money is saved on interest over the life of the mortgage.

BACKGROUND

Key considerations when deciding mortgage versus RRSP decision?

- Interest rate on mortgage versus potential return on RRSP investments.
- Balance of mortgage vs. RRSP contribution amount.
- Tax implication or the effective tax rate.
- Comfort level in investing, what gives you more peace of mind, and the stage of life of the investor.

The goods on taking out an RRSP loan

Before you sign on the dotted line, make sure you have established a realistic pay back plan for your RRSP loan. ISTOCK

February is RRSP season, which for many Canadians means an annual trip to the bank to make an RRSP contribution before the deadline (March 1). It might be tempting to take out a loan if you don't have the cash available to make a contribution — the rationale being that in one shot you'll boost the savings in your retirement account and then use the deduction to increase your chances of getting a tax refund.

Most RRSP loans are used to make an RRSP contribution before the deadline to maximize contribution room and save on taxes. Interest rates on these loans can be obtained at or near prime rate, and the loan is paid back over a period of nine to 12 months — typically in monthly instalments. But they may not be for everyone.

One behavioural argument against taking out an RRSP loan is that if you didn't have the discipline to contribute regularly to your RRSP throughout the year, how do you expect to stick to a loan repayment schedule over the next 12 months?

Financial author Talbot Stevens says our behaviour is the key to making the RRSP loan strategy successful."Even an undisciplined investor can benefit from the forced savings of paying off a loan – as long as it is well within their financial and emotional comfort zone," he says.

Small top-up loans are generally accepted as a sound financial planning strategy and Stevens argues that once started, the RRSP loan becomes a forced savings plan, like a mortgage, that is not likely to be stopped.

But with a loan repayment eating up a large slice of your budget every month, will you afford to make regular RRSP contributions going forward? In other words, at the end of the RRSP loan you might have to catch-up the contributions you didn't make while you were repaying the loan.

A debt-free approach would have you calculate the amount you would have made in RRSP loan payments, then, use that amount to make regular RRSP contributions going forward.

Using an RRSP loan can be a powerful strategy to boost your RRSP contributions and build your retirement portfolio. However, use caution when borrowing to invest.

"Those who acknowledge their tendency to procrastinate or become distracted from their retirement goal might benefit from the forced discipline of making payments on an RRSP loan," says Stevens.

ROBB ENGEN

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metro SPORTS

Dan Marino has "re-signed" with Miami so he can officially retire as a member of the Dolphins

Burns has rare feat within his reach

NHL

Orr is the only defenceman ever to win Art Ross trophy

Brent Burns has a chance to move into the rarefied air of legendary defenceman Bobby Orr.

The 31-year-old from Barrie, Ont., could become only the second defenceman to ever win the Art Ross trophy as the NHL's leading scorer, joining Orr, who did it twice for the Boston Bruins — the last time in 1975.

With 64 points, Burns ranks third in the scoring race, only four points back of Connor McDavid for the overall lead.

"It's out of this world," Tampa Bay Lightning defenceman Victor Hedman said of Burns's performance for the San Jose Sharks this season.

Burns is on pace for 37 goals and 88 points, totals that are practically unheard of for an NHL defenceman. Only two have ever hit both marks in the same season and they're both Hall-of-Famers from earlier eras — Orr and Paul Coffey did it three times each.

No one has managed the feat in more than 30 years. Coffey was the last to do so with 48 goals and 138 points as an Oiler in the 1985-86 season.

Sharks blue-liner Brent Burns is third in the scoring race with 64 points — just four behind the Oilers' Connor McDavid for the overall lead. BRUCE BENNETT/GETTY IMAGES

20

Burns has scored 20 of his 27 goals at even strength.

Two-time Norris trophy winner Erik Karlsson has led NHL defencemen in scoring in four of the past five seasons, but he's long since given up catching Burns this year and believes his heavily bearded counterpart will easily surpass the career-best 82 points he managed last year for the Ottawa Senators.

"What Burnsy's doing is great," said Karlsson, 12 points back of Burns with 52 this year. "It's good for the league. It's good for everybody. It shows that it's possible."

With 27 goals, more than the entire defence corps of 19 teams, Burns has scored almost three times as often as Karlsson and almost double the next closest defender, Montreal's Shea Weber at 14. Burns soon should post only the 18th ever season of 30 goals by a defenceman and only the second since 1993. Mike Green managed 31 for the Washington Capitals in 2008-09. THE CANADIAN PRESS

SOCCER

Whitecaps draw even with Red Bulls

Kekuta Manneh scored in the 39th minute as the Vancouver Whitecaps tied the New York Red Bulls 1-1 on Wednesday in the first leg of their CONCACAF Champions League quarter-final in Harrison, N.J.

Manneh found the back of the net for the Whitecaps, who were playing their first meaningful game of 2017. Kendall Waston and Christian Techera added assists.

Bradley Wright-Phillips, last season's Major League Soccer Golden Boot winner, responded in the 62nd minute for New York.

Techera was given a red card in the 70th minute after a serious foul.

David Ousted stopped a penalty from Sacha Kljestan in the 47th minute. Luis Robles stopped three shots for the Red Bulls.

WEDNESDAY In N.J.

CAPS	REDBULLS
1	1

The two sides will play the second leg of the aggregate series at BC Place Stadium on March 2.

Vancouver was without four attackers, including Yordy Reyna, Christian Bolanos and Nicolas Mezquida, who are all injured. Designated player Fredy Montero stayed home to prepare for the return leg.

THE ASSOCIATED PRESS

IN BRIEF

Sevilla pulls ahead of Leicester in Round of 16

Sevilla was unable to capitalize on its dominant performance in a 2-1 Champions League win over Leicester on Wednesday as Jamie Vardy scored his first goal of the year to keep the English champions alive in the Round of 16.

Vardy capped a spirited second half for Leicester in the first leg with a 73rd-minute goal in one of the few chances created by the visitors.

Pablo Sarabia and Joaquin Correa scored in each half for Sevilla. THE ASSOCIATED PRESS

Homan into Scotties playoffs with 9-0 record

It took an extra end, but Rachel Homan's team was the first into the playoffs at the Canadian women's curling championship.

The Ottawa rink edged Northern Ontario's Krista McCarville 7-6 to get to nine wins without a loss Wednesday.

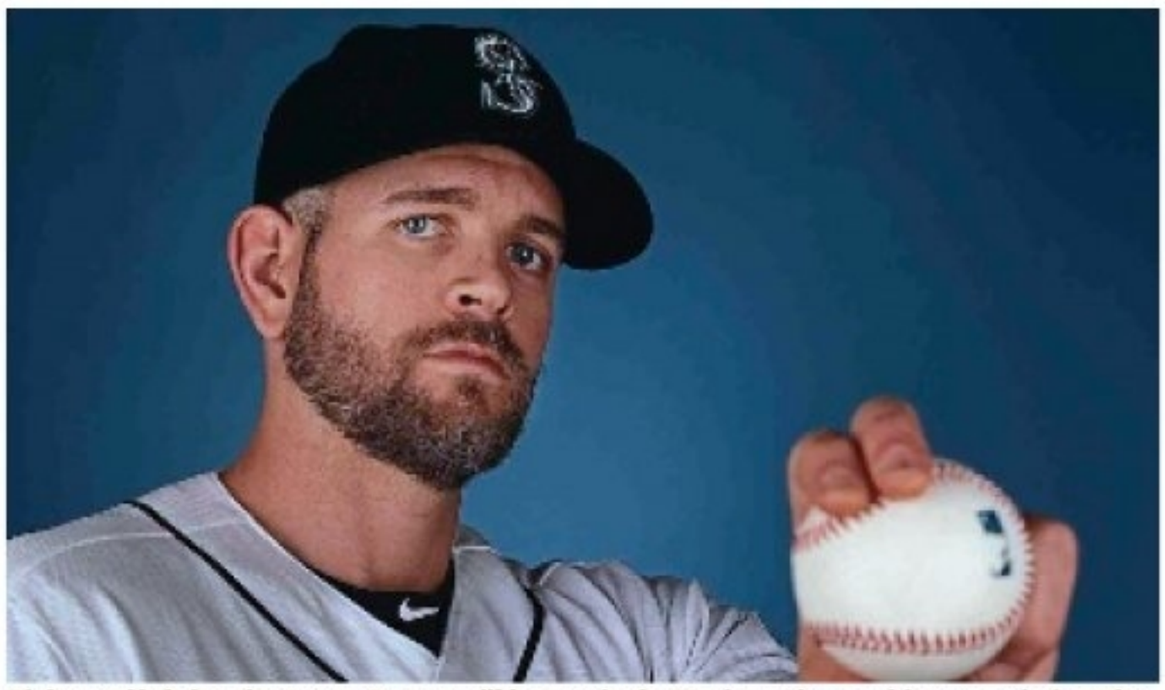
Ontario concludes their round robin Thursday against Quebec's Eve Belisle (6-3) in the morning followed by a much-anticipated showdown with Manitoba's Michelle Englot (8-1) at night.

THE CANADIAN PRESS

Servais feels Paxton can excel

MLB

Mariners' skip says pitcher has cleared a mental hurdle



Richmond left-hander James Paxton will feature in the Mariners' hopes this season in Seattle.
CHRISTIAN PETERSON/GETTY IMAGES

Forget the batter's box, pitching mound or anywhere else between the chalk lines of a baseball field. According to Seattle Mariners manager Scott Servais, the location of one of the biggest obstacles blocking a player from consistently excelling isn't on the diamond.

"A lot of it with that last hurdle is between your ears," Servais said at the Peoria Sports Complex. Servais believes starting pitcher James Paxton cleared that bar last season, and the Mariners are expecting the 28-year-old left-hander from Richmond to be a major contributor in 2017 for a team that looks to end Major League Baseball's longest current post-season drought.

"He is one of the guys ready to take the next step and be a real anchor in our rotation," Servais said. Paxton is preparing to improve on his 6-7 record and 3.79 earned run average of 2016. He enters spring training locked into a spot in the starting rotation. That puts him in a different position than in a year ago, when he was battling for a spot.

"It maybe feels a little bit different, but I'm going about it the same way," Paxton said. "I'm getting myself ready, going hard to get game ready." Paxton began the 2016 season at Triple-A Tacoma after a poor spring. Working with Rainiers pitching coach Lance Painter, Paxton regained the form that could make him a pitcher Seattle could rely on.

"We saw a significant uptake in velocity and play ability with his fastball, with a slight tweak in his arm slot in his delivery," Mariners general manager Jerry DiPoto said in January. "That all occurred from the end of spring training to the point that we saw him debut with the Mariners last summer."

That debut, a June 1 outing against San Diego that saw Paxton fail to get out of the fourth inning, was dismal, but his response revealed plenty.

"I talked to him right afterward," Servais said. "I told him, 'You are going to get the ball again. Figure it out.' He got better." As Paxton grew more comfortable with the mechanical changes he'd made, he said he began to "figure out some mental things." Sometime during the second half of the season, he believed he cleared Servais' hurdle between his ears.

> **He is one of the guys ready to take the next step and be a real anchor in our rotation.**
> Scott Servais

"I feel like I got to that moment last year in the second half," he said. "I felt like something clicked mentally for me and I was able to be more consistent. I was competing better." Catcher Mike Zunino noticed the difference.

"I think once he got comfortable with that arm slot, it was just confidence," Zunino said. "His stuff was there. He wasn't fighting himself. He could just trust himself. Once he did that, everyone saw how good it was.

THE ASSOCIATED PRESS

MLB

No need to pitch for free passes

There won't be any wild pitches on intentional walks this season.

The players' association has agreed to Major League Baseball's proposal to have intentional walks without pitches this year.

"It doesn't seem like that big of a deal. I know they're trying to cut out some of the fat. I'm OK with that," Cleveland manager Terry Francona said.

While the union has resisted many of MLB's proposed innovations, such as raising the bottom of the strike zone, installing pitch clocks and limiting trips to the mound, players are willing to accept the intentional walk change.

"There are details, as part of that discussion, that are still being worked through, however," union head Tony Clark wrote Wednesday in an email to The Associated Press.

THE ASSOCIATED PRESS

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MAKE IT TONIGHT

Spicy Beef Tacos

PHOTO: MAYA VISNYEI

Ceri Marsh & Laura Keogh
For Metro Canada

A sweet and spicy mashup is the key to the addictive flavour of these simple beef tacos..

Ready in 40 minutes
Prep time: 10 minutes
Cook time: 30 minutes
Serves 6

Ingredients
- 1 large sweet potato, diced into bite-size pieces
- 1 Tbsp (15 ml) olive oil
- 1 1/2 tsp (7.5 ml) salt, divided
- 1/2 red onion, thinly sliced and rinsed in very warm water
- 1/4 tsp (1 ml) sugar
- pinch of salt
- 1/3 cup rice vinegar
- 2 lb. (900 g) organic lean ground beef
- 2 Tbsp (30 ml) chili powder
- 2 tsp (10 ml) ground cumin
- 1 tsp (5 ml) cinnamon
- 1 tsp (5 ml) dried oregano
- 1 tsp (5 ml) pepper
- 2 tsp (10 ml) salt
- 4 cloves garlic, minced
- 1/2 cup (125 ml) shaved Monterey jack cheese
- Handful chopped fresh cilantro
- 8 corn tortillas
- jar of prepared salsa

Directions

1. Preheat oven to 400. Toss sweet potato with olive oil and 1/2 tsp (2ml) salt. Spread on a lined baking sheet and bake 5 to 7 minutes. Toss and bake another 5 minutes, or until fork tender. Remove from oven and place in a bowl; set aside.

2. In a small bowl, dissolve sugar and salt in vinegar, add the onions; set aside.

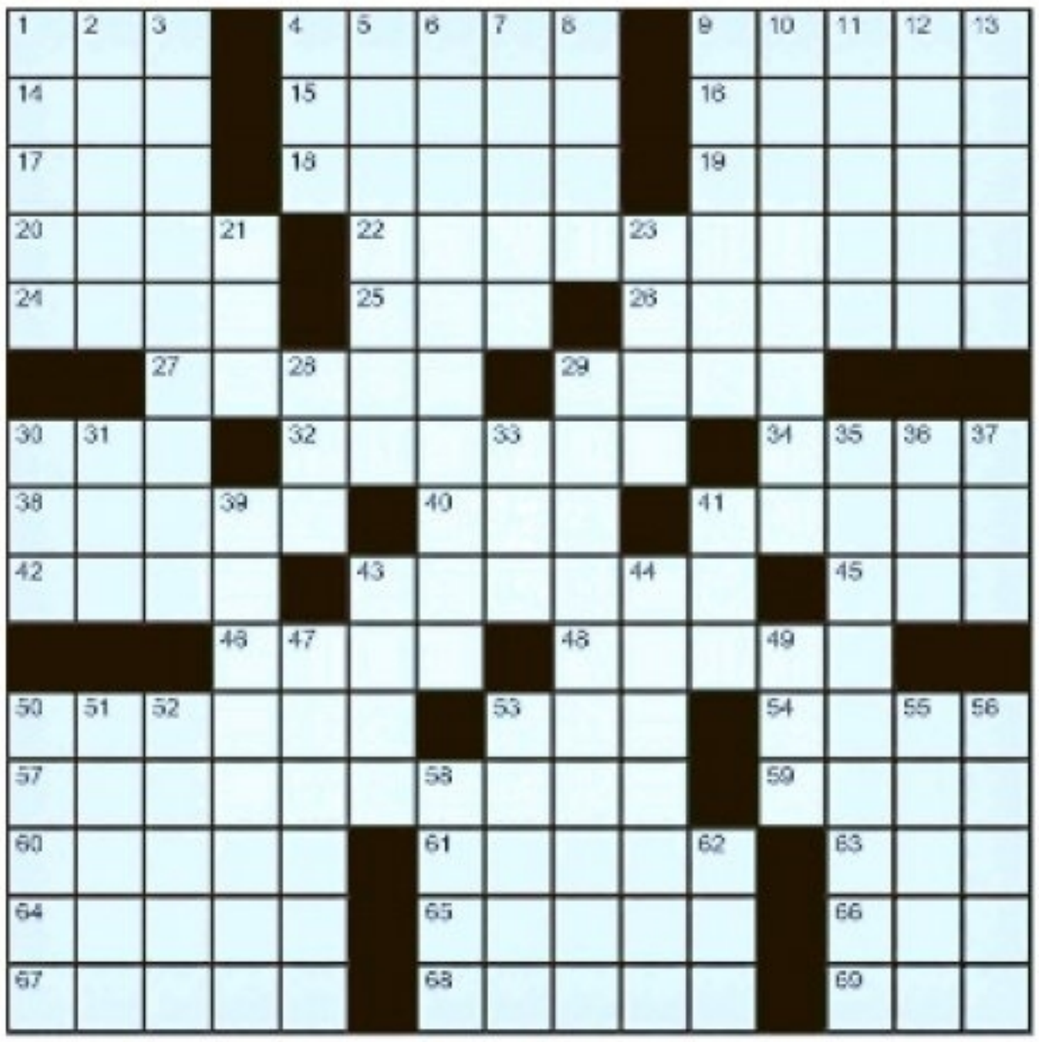
3. In large skillet, cook beef over medium heat, breaking up with spoon, until browned, 10 minutes.

4. Meanwhile, in a small bowl, blend spices and garlic. Stir into meat; cook another 2 minutes. Remove from heat and transfer half to a serving dish. Put other half in an airtight container and refrigerate. Place beef, sweet potato, red onion, cheese, cilantro, salsa and tortillas out for taco assembly.

FOR MORE MEAL IDEAS, VISIT SWEETPOTATOCHRONICLES.COM

CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN



ACROSS
1. '_' _ for Zeballos
4. Looked with bewilderment
9. Not suitable
14. "_ had it!" (Enough!)
15. Range
16. More pallid
17. Fall mo.
18. Gawk
19. Show clemency
20. Steel shade
22. Saskatchewan village an hour and a half southeast of Regina
24. Since, to Robert Burns
25. Surgery sites, shortly
26. TomKat surname
27. Heidi author, Johanna _ (b.1827 - d.1901)
29. Fill with food
30. Antagonist
32. Get by day to day: 2 wds.
34. Un-evens
38. One isn't the final version
40. 1990s "Plush" rock gr.
41. Poke around
42. Stand
43. Long river in British Columbia
45. "For what reason?"
46. Hurting
48. V-shaped fortification facing the foe
50. Retort to "Am not!": 2 wds.
53. Intl. clock standard
54. Stratford-_-Avon
57. 'Amber' crop in Western Canada: 2 wds.
59. City commuter's cost
60. "The Wreck of the Mary _" (1959)
61. "Let me take you on _ _..." - Depeche Mode, "World in My Eyes"
63. Needs-to-be-sewn spot
64. Bygone car
65. Walt Whitman poem, _ _ the Body Electric
66. New Zealand parrot
67. Like a clarinetist's prop
68. Retro synthesizers
69. _-inclusive

DOWN
1. Moves swiftly
2. Off-white
3. They 'run high' in Ian & Sylvia's "Four Strong Winds": 2 wds.
4. Natural _
5. Sculpture, painting or ceramics
6. The blue above Alberta, Saskatchewan and Manitoba: 2 wds.
7. Makes money
8. Tinted
9. Consequence
10. Elba's exile-ee
11. Strawberry _ Clock (Psychedelic band)
12. As such: 2 wds.
13. Old shipping weight allowances
21. "That's right.", quick-style
23. Broadway tune: "All _ Jazz"
28. Hitherto
29. Nickname for Canadian hockey great Mr. Lemieux: 2 wds.
30. US Pres. monogram
31. Q. "Is the eighth letter 'H' _ '_'?" A. "It's 'H'."
33. 'Capri' suffix
35. Garment from Canada Goose: 2 wds.
36. Homer Simpson's word
37. Operative
39. Showcased
41. Unhappy
43. "That '70s _"
44. Meshwork
47. Attractive
49. "_ Wiedersehen!"
50. Sort of viper, Puff _
51. Montreal: Mountain Street = _ _ la Montagne
52. Delete
53. "I _ _ tired of working..." - Peter Gabriel, "In Your Eyes"
55. Oxford University college
56. Kathmandu is its capital
58. Corey of "The Lost Boys" (1987)
62. Some movie ratings

✷ IT'S ALL IN THE STARS Your daily horoscope by Francis Drake

♈ **Aries** March 21 - April 20
Listen to someone older or more experienced today. This might be on a one-to-one basis, or this person might be in a group.

♉ **Taurus** April 21 - May 21
Discussions with bosses, parents and VIPs will be practical today. People will be hands-on about finding a solution. These talks will be worthwhile.

♊ **Gemini** May 22 - June 21
) This is a good day to make detailed plans for future travel. Likewise, it's a good day to make educational plans. If you have to study or write anything, you will not overlook details.

♋ **Cancer** June 22 - July 23
Your efforts regarding inheritances, shared property, taxes, debt and other red-tape issues will produce results today. You are in a practical frame of mind and you have endurance.

♌ **Leo** July 24 - Aug. 23
Someone older might have advice for you today, or vice versa. Either way, today you are concerned with practical solutions that are doable. No pie-in-thesky stuff.

♍ **Virgo** Aug. 24 - Sept. 23
This is a productive day for you because you are prepared to roll up your sleeves and get busy. You have an eye for detail, and you're not afraid of routine.

♎ **Libra** Sept. 24 - Oct. 23
This is a good day to teach children. Likewise, it's an excellent day to practice a technique in music, sports or any art form, because you will have the patience to pay attention to detail.

♏ **Scorpio** Oct. 24 - Nov. 22
Tackle major repair projects at home today. This also is a good day for family discussions. Listen to the advice of older family members.

♐ **Sagittarius** Nov. 23 - Dec. 21
You have a patient, careful and detailoriented mental attitude today. You won't mind routine work, because you just want to get the job done.

♑ **Capricorn** Dec. 22 - Jan. 20
If shopping today, you will be interested in buying long-lasting, practical items only. No feather boas for you! You will use your money wisely (as you generally do).

♒ **Aquarius** Jan. 21 - Feb. 19
Look around yourself today with a critical eye to see what needs to be done or corrected. You will quickly ask, "What's wrong with this picture?" You also might be a teacher to someone today.

♓ **Pisces**
Feb. 20 - March 20
This is a wonderful day for research, because you are in the right frame of mind to wade through a myriad of details. You won't overlook anything.

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9

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3	6						1	4
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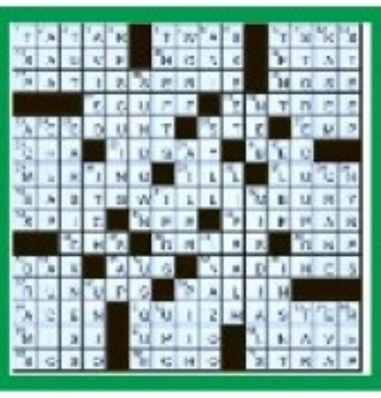

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1	5	8	3	6	7	4	9	2
6	2	3	5	9	4	7	1	8
3	8	1	6	4	2	5	7	9
2	4	6	7	5	9	1	8	3
5	9	7	1	3	8	6	2	4

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